



# MISSOURI DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS

## SUMMARY OF BENEFITS

PROGRAM	BENEFIT
<b>Annual Leave</b>	Generally accrue 15 days per year for new state employees.
<b>Sick Leave</b>	Generally accrue 15 days per year for new state employees.
<b>Holidays</b>	12 paid holidays per year.
<b>Medical Insurance - MCHCP</b>	Several employer-subsidized plans are available. Your coverage can start the first day of the month following your employment with the Department. Medical, Dental and Vision Insurances are offered through the Missouri Consolidated Health Care Plan.
<b>Life Insurance - MOSERS</b>	<b>Basic:</b> The state pays for coverage equal to one times your annual salary. <b>Optional:</b> Employee may purchase additional term life insurance coverage for yourself, spouse, or your dependent children.
<b>Disability Insurance - MOSERS</b>	The plan is administered by MOSERS. The state provides long-term disability (LTD) insurance at no cost to you. If you are determined by the insurance carrier to be disabled, your monthly LTD benefit will replace up to 60 percent of your pre-disability salary.
<b>Retirement- MOSERS</b>	MOSERS is a defined benefit, that once vested (5 years of service), provides a set benefit (based on salary and credited service) for life once a member meets the age and service requirements for retirement. Employees hired on or after January 1, 2011 will contribute 4% of their pay towards their retirement.
<b>College Tuition Reimbursement</b>	Eligible employees may be reimbursed for up to 15 semester hours per year. Eligible employees may receive a 5% tuition discount through WGU Missouri. <a href="http://www.missouri.wgu.edu/moemployee">www.missouri.wgu.edu/moemployee</a>
<b>Cafeteria Plan</b>	Offers an option to convert State-sponsored insurance premium payments (health, dental, vision) to tax free dollars as well as providing employee-determined spending accounts for flexible medical benefits and dependent care assistance. Some voluntary deductions can also be pre-tax.
<b>Employee Assistance Program (SELF)</b>	You and each household member may receive up to six free sessions per episode. The cost for these services is paid entirely by the state. It's free, it's confidential, and available 24 hours a day, 7 days a week.
<b>Deferred Compensation</b>	Employees may contribute toward future retirement benefits by pre-tax deduction. Effective 7-1-12, all permanent employees hired for the first time with the state will automatically contribute 1% of their pay, unless they opt out within 30 days.